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business or that consumer loan, I think that is the lesson.   We
cannot   legislatively affect   the   conduct   of   any   of   these
institutions with this bill.   But we   can   learn   from   and   be
instructed   by   what   you have described in making our decisions
financially.   Secondly,   with   respect   to   Senator   Landis'
proposal,   I   came   down   this   summer   or fall, when he had the
interim study hearing, and sat at the back and listened in,   and
he had a very good hearing on...on this particular issue.   And I
came   away from that thinking, you know, there really isn't much
question but what additional branching   is   an   opportunity   and
something...

SENATOR CUDABACK: One minute.

SENATOR   BROMM: ...that needs to happen in this state, whether
it be for the benefit of the smaller banks   that   were   at   that
hearing   that   said, as Senator Landis described, we want to get
into Norfolk because our deposit base isn't...we don't have   a
deposit   base that we can grow here sufficient to meet our needs
and our customers.   We need to attract deposits from   elsewhere.
We   need   to   have   the flexibility to do that.   And that is the
case in smaller communities.   You do not have   a   deposit   base
that   is   able   to be expanded.   If you have an aggressive bank
that wants to grow, that isn't there.   How are they going to   do
it?   Branching is one way to do it.   Certainly, Internet banking
might present another opportunity for some.   But that is my take
on it.   I wasn't entirely sure where I was going to be because I
didn't   understand   the amendments entirely until I sat down and
read them and listened to Senator Landis' opening.   But I   will
be supporting the Landis amendment,...

SENATOR CUDABACK: Time.

SENATOR   BROMM: ...and   I   will   be supporting the bill as it
stands.   Thank you.

SENATOR CUDABACK: Thank you, Senator Bromm.   There   are   no
further lights on, Senator Landis, you're recognized to close on
your amendment, if you care to.

SENATOR   LANDIS: Thank   you,   Mr. Speaker,   members   of   the